



720 East Jericho Turnpike Suite 1
Huntington Station, NY 11746

Financial Goals Worksheet

If you have any questions, please contact my office: (631)815-6737 or (631) 995-8646

Referred by Whom? _____

PERSONAL DATA

First Name		Last Name				Sex	Birthdate
Client A							
Client B							
Children	Name	Birthdate	Sex	Will Attend College Y/N	Year to Begin	Current \$ Set Aside	Monthly Additions
Child 1							
Child 2							
Child 3							

HOME ADDRESS

Street			Home Phone	
City	State	Zip	Cell Phone	
E-mail Address			Alternative E-mail	

EMPLOYMENT DATA

Client A: Self Employed?		Client B: Self Employed?	
Occupation	Years	Occupation	Years
Employer's Name		Employer's Name	
Employer's City, State, Zip		Employer's City, State, Zip	
Work Phone #		Work Phone #	

INCOME DATA DETAIL (Annual)

® QUICKTIP Enclose your most recent paystub and 1040 tax return.

Are you currently withdrawing from assets? (Yes or No)	If yes, what amount per year?
If withdrawing from assets, which source of savings?	Personal Retirement

If you anticipate a change in future income due to promotion, retirement, joining the work force, leaving the work force, etc., please explain.

RETIREMENT GOALS

Client A: Retirement Age	Client B: Retirement Age
Do you anticipate working during retirement?	Do you anticipate working during retirement?
If working, expected annual earning?	If working, expected annual earning?
If working, expected number of years?	If working, expected number of years?
Pension Income Age it will start	Pension Income Age it will start
Estimated monthly spendable income needed during retirement in today's dollars? <i>If unsure, we will estimate.</i>	

ESTATE INFORMATION

Do you have wills?	Yes	No	When was it last updated?
Who are the beneficiaries?	Family	Friends	Charity
Do you have the following? <i>(Check all appropriate lines)</i>	Simple, All to Surviving Spouse Two – Part Marital Deduction Trust Other _____ Type _____		Power of Attorney Living Will Medical Directive

INVESTMENT DETAIL

® QUICKTIP Enclose all pages of the most recent monthly or quarterly statements for each separate financial accounts.
(Please indicate all that are applicable)

	401(k), 403(b), SEP, and other retirement plans.		Checking & Saving Account(s)
	IRA(s)		Education Account(s) – UTMA's, 529s etc.
	Brokerage Account(s)		Other Individual Investment(s)
	Pension Plan(s)		EE bonds, individual stocks, etc.

REAL ESTATE PORTFOLIO DETAIL

Type of property	Owner A/b/Jt	Market value	Balance	Monthly Payment Principle & Interest Only	Interest Rate	Property Taxes
Home Mortgage						
Home Equity Loan						
Recreation						
Investment or Business						

OTHER PERSONAL ASSETS

Estimated values are fine

Vehicles	Tangible Assets (Jewelry, art and other collectibles)
Home Furnishings	Other

OTHER PERSONAL DEBT

Estimated values are fine	Balance	Rate	Monthly Payment		Balance	Rate	Monthly Payment
Auto Loan				Credit Card(s)			
Auto Loan				Credit Card(s)			
Student Loan				Other Debt			

PERSONAL INSURANCE

® **QUICKTIP** Enclose a copy of the contract declaration detail page(s) at the beginning of each insurance policy.

(Please indicate all that are applicable)

Insurance	Insurance	Insurance
Disability	Disability	Disability
Life	Life	Life
Long-Term Care	Long-Term Care	Long-Term Care

For all company plans, please include a copy of the fringe benefit report. Please provide a recent quarterly or annual account as received from each insurance company.

MONTHLY EXPENDITURES

® **QUICKTIP** Instead of completing this section, enclose printout from record-keeping software.

	Rent (not mortgage)		Alimony		Pet Expenses
	Household Expenses		Vacation		Education
	Charitable Contributions		Auto Expense		Miscellaneous
	Child Support		Medical Expenses		Personal Savings (Non-Retirement)

RISK TOLERANCE

Please indicate the best match to your primary investment objective by placing an "X".

		Client A	Client B
Aggressive	Aggressive growth, Greater volatility possible, 20+year time horizon		
Moderately Aggressive	Significant growth, Some volatility, 10-20 year time horizon		
Moderate	Moderate growth, Emphasis on capital appreciation, 5-10 year time horizon		
Moderately Conservative	Minimal income needs, Cautious growth, Within 5 year time horizon		
Conservative	Income oriented, Capital preservation, Immediate income needs		

Place an "X" on the line which indicates your most appropriate answer.	Client A	Client B
1. You have just received a windfall financial. How would you invest it? a. In something that offered moderate current Income and was very conservative b. In something that offered high current Income with a moderate amount of risk c. In something that offered high total return with a moderately high amount of risk d. In something that offered substantial capital appreciation even though It has high risk		
2. Which of the following statements would best describe your reaction if the value of your portfolio were to decline by 15%? a. I would be very concerned because I cannot accept fluctuations in the value of my portfolio b. If the amount of Income I receive was unaffected, it would not bother me c. Although I Invest for long-term growth, I would be concerned about even a temporary decline. d. Because I invest for long-term growth, I would accept temporary fluctuations due to market influences		
3. How optimistic are you about the long-term prospects for the economy?	Very Pessimistic Unsure Somewhat Optimistic Very Optimistic	Very Pessimistic Unsure Somewhat Optimistic Very Optimistic
ADDITIONAL QUESTIONS		
Any upcoming major expenses?		
Can you identify any long-term or short-term goals?		
Your thoughts on past financial management experiences?		
Any other additional notes?		

This form collects data for informational purposes only and does not supersede any data or information reported on official Cetera forms. This information is provided by you (the client). If any of the information is incorrect, you should notify your financial advisor. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change."

Check the background of your financial professional on FINRA's [BrokerCheck](#)

Securities offered through Cetera Wealth Services, LLC, member FINRA/SIPC. Advisory services offered through Cetera Investment Advisers LLC, a Registered Investment Adviser. Cetera is under separate ownership from any other named entity.

Cetera and Conservative Wealth are separate entities.